

Veterans

Answers to some frequently asked questions

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How can I contact the Department of Veterans Affairs?

The VA has toll free numbers for the convenience of veterans and dependents.

Benefits Information 1-800-827-1000

Life Insurance 1-800-669-8477

Debt Management 1-800-827-0648

Mammography Hotline 1-888-492-7844

Tele. Dev. for Deaf (TDD) 1-800-829-4833

CHAMPVA 1-800-733-8387

Headstones/Markers 1-800-697-6947

Gulf War Helpline 1-800-749-8387

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What's the difference between disability compensation and disability pension?

Disability Compensation: A monthly monetary benefit paid to veterans who are disabled by injury or disease incurred in or aggravated during military service.

Disability Pension: A monetary benefit paid to veterans of a period of war who are permanently and totally disabled for reasons not the result of their own willful misconduct and not related to their military service. This benefit is income-dependent.

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What are the types of VA claims?

There are Four Types of claims:

- **Original Claim:** The very first claim for disability benefits (compensation or pension) filed by a veteran. All original claims must be filed on VA Form 21-526.
- **Claim for increase:** A claim for increased compensation for a disability already found to be service-connected.
- **New Claim:** A claim for compensation for a disability not part of the original claim. Also known as a supplemental claim.
- **Reopened Claim:** A claim asking for reconsideration of an issue previously considered and finally disallowed by VA (after more than one year has passed).

The type of claim determines how much development is required by VA and/or the nature of the supporting evidence the veteran must submit in support of the claim. The processing time for a claim varies depending on the type of claim and the supporting evidence provided by the veteran.

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How do I get a VA Home Loan?

There are 5 steps to get a VA Loan:

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Apply for a Certificate of Eligibility. A Veteran who doesn't have a certificate can obtain one by making application on VA Form 26-1880, Request for Determination of Eligibility and Available Loan Guaranty Entitlement, to the local VA office.

Department of Veterans Affairs

VA Regional Loan Center

6900 Alameda Road

Houston, TX 77030

www.vahouston.com

- Decide on a home the buyer wants to buy and sign a purchase agreement
- Order an appraisal from VA. (This is usually done by lender.)
- Apply to a mortgage lender for the loan. While the appraisal is being done, the lender can be gathering credit and income information. If the lender is authorized by the VA to do automatic processing, upon receipt of the appraised value determination, the loan can be approved and closed without waiting for VA review of the credit application. For loans that must first be approved by VA, the lender will send the application to the local VA office, which will notify the lender of its decision.
- Close of loan and you move in!

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Who is eligible for a VA Home Loan?

Veterans with active duty service, that was not dishonorable, during World War II and later periods are eligible for VA loan benefits. WWII, Korean conflict, and Vietnam era veterans must have at least 90 days service. Veterans with service only during peacetime periods and active duty military personnel must have had more than 180 days active duty service. Veterans of enlisted service which began after September 7, 1980, or officers with service beginning after October 16, 1981, must in most cases have served at least 2 years. Persian Gulf conflict reservists and National Guard members

who were activate on or after August 2, 1990, and served at least 90 days with an honorable discharge are eligible. Members of the Select Reserve, including National Guard, who are not otherwise eligible and who have completed 6 years of service and have been honorably discharged or have completed 6 years of service and are still serving may be eligible. The expanded eligibility for Reserves and National Guard individuals will expire in October, 2003. Call the VA toll free at 1-888-487-1970 for further information on eligibility.

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How do I get a copy of my military records?

For copies of your military service records you may contact:

National Personnel Records Center
9700 Page Avenue
St. Louis, Missouri 63132-5100

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What do I do if my records were destroyed in the 1973 fire?

You may contact the National Personnel Records Center at

National Personnel Records Center
9700 Page Avenue
St. Louis, Missouri 63132-5100

You can also find out the status of your records by phone at the following numbers:

Army Records: (314) 538-4261

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For service during 1912 - 1959

Air Force Records: (314) 538-4243

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For service during 1964 - Present

- 1947 - 1963 (for individuals with the last names of A through Hubbard, James D.)

- For service during 1947 - 1963 (for individuals with the last names after Hubbard, James D.) contact Air Force Records at (314) 538-4261.

Navy, Marine Corps, and Coast Guard Records: (314) 538-4141

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How can I get replacement medals?

You can request replacement for lost or stolen medals from the National Personnel Records Center or write to:

National Personnel Records Center

9700 Page Avenue

St. Louis, Missouri 63132-5100

or

DATC-PAP-BC

Chief Military Awards Branch

Military Personnel Branch

Hoffman Building #2

200 Stovall Street

Alexandria, VA 22332

All requests must be completed in writing.

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